

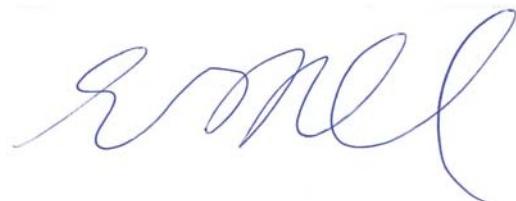
**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re	:	
DAVID P. MILLER	:	Chapter 7
RANDI M. MILLER,	:	
Debtor(s)	:	Bky. No. 08-13711ELF
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RANDI M. MILLER,	:	
Plaintiff(s)	:	
5.	:	
SALLIE MAE, INC.	:	
on behalf of the State of NJ	:	
Higher Education Assistance Authority	:	
Defendant(s)	:	Adv. No. 08-00164ELF
:		

O R D E R

AND NOW, upon consideration of the Plaintiff's Motion for Summary Judgment ("the Plaintiff's Motion") and the Defendant's Motion for Summary Judgment ("the Defendant's Motion"), and for the reasons stated in the accompanying Opinion, it is hereby **ORDERED** and **DETERMINED** that:

1. The Plaintiff's Motion is **DENIED**.
2. The Defendant's Motion is **GRANTED**.
3. The Plaintiff's debt to the Defendant is **NONDISCHARGEABLE** pursuant to 11 U.S.C. §523(a)(8).



Date: July 22, 2009

ERIC L. FRANK
U.S. BANKRUPTCY JUDGE

Counsel

Scott F. Waterman
Attorney for Plaintiff

Scott E. Schuster
Attorney for Defendant